

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ILLINOIS  
EAST ST. LOUIS DIVISION**

In re:

Larry D Crumer Jr  
Ruth N Crumer  
Debtor(s)

Case No. 15-30621

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Russell Simon, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/21/2015.
- 2) The plan was confirmed on 09/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/29/2015, 12/28/2017, 04/13/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/20/2016, 02/07/2018, 06/01/2018, 08/31/2018.
- 5) The case was dismissed on 09/04/2018.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,082.99.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$93,422.00
Less amount refunded to debtor	\$3,108.99

<b>NET RECEIPTS:</b>	<b>\$90,313.01</b>
----------------------	--------------------

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,333.36
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$9,583.36</b>
------------------------------------------	-------------------

Attorney fees paid and disclosed by debtor:	\$750.00
---------------------------------------------	----------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BELL COMMUNITY CREDIT UNION	Secured	5,566.80	5,552.25	5,552.25	5,552.25	355.93
CACH LLC	Unsecured	837.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	312.00	NA	NA	0.00	0.00
CLEARSPRING LOAN SERVICES INC	Unsecured	NA	4,911.83	4,911.83	1,868.69	0.00
CONSUMER ADJUSTMENT CO	Unsecured	217.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	178.00	NA	NA	0.00	0.00
ECMC	Unsecured	5,424.00	6,907.98	6,907.98	2,628.12	0.00
FIRST SOURCE	Unsecured	135.00	NA	NA	0.00	0.00
GREEN TREE	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF REVENUE	Priority	2,336.39	4,260.59	1,040.71	1,040.71	0.00
ILLINOIS DEPARTMENT OF REVENUE	Unsecured	NA	0.00	3,219.88	1,225.00	0.00
LOWES	Unsecured	842.00	NA	NA	0.00	0.00
MACYS	Unsecured	314.00	NA	NA	0.00	0.00
MADISON COUNTY TREASURER	Secured	1,500.00	NA	NA	0.00	0.00
NCEP LLC	Secured	22,598.31	20,285.65	20,285.65	20,285.65	1,300.45
NCO FINANCIAL	Unsecured	723.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,055.00	3,033.99	3,033.99	1,154.28	0.00
US BANK	Unsecured	1,095.00	NA	NA	0.00	0.00
US BANK NA	Secured	7,706.00	4,066.85	4,066.85	4,066.85	0.00
US BANK NA	Secured	50,234.00	47,717.54	47,717.54	21,863.68	0.00
US DEPT OF EDUCATION	Unsecured	7,818.00	14,708.25	14,708.25	3,696.75	0.00
US DEPT OF EDUCATION	Unsecured	6,334.00	9,372.08	9,372.08	2,355.56	0.00
VERIZON	Unsecured	70.00	NA	NA	0.00	0.00
WILMINGTON TRUST NA	Secured	115,823.16	113,268.30	2,147.69	2,147.69	0.00
WILMINGTON TRUST NA	Secured	445,741.50	442,684.80	11,188.04	11,188.04	0.00
YORK JERSEY UNDEERWRITERS INC	Unsecured	1,100.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$58,905.58	\$33,051.72	\$0.00
Mortgage Arrearage	\$6,214.54	\$6,214.54	\$0.00
Debt Secured by Vehicle	\$25,837.90	\$25,837.90	\$1,656.38
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$90,958.02</b>	<b>\$65,104.16</b>	<b>\$1,656.38</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,040.71	\$1,040.71	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,040.71</b>	<b>\$1,040.71</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,154.01</b>	<b>\$12,928.40</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,583.36</u>	
Disbursements to Creditors	<u>\$80,729.65</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$90,313.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/04/2019

By: /s/ Russell Simon

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.